

In the Claims:

1. (Currently Amended) A credit alert system, comprising:
a wireless subscriber account server for receiving an alert from a credit card account database regarding at least one of available credit and credit status for a credit card account, wherein the credit card account database does not have or have access to wireless subscriber account information for a person associated with the credit card account;
a wireless subscriber account database in communication with the wireless subscriber account server for storing wireless subscriber account information; and
an application module in communication with the wireless subscriber account server for determining a wireless subscriber associated with a credit card account and for preparing a message to communicate to a wireless device of a subscriber in response to receiving ~~an~~ the alert from the credit card account database.
2. (Original) The system of claim 1, wherein the wireless device is Wireless Application Protocol (WAP) enabled.
3. (Currently Amended) The system of claim 2, wherein the message is communicated to the wireless device via a gateway in communication with the wireless subscriber account server and the wireless device.
4. (Original) The system of claim 3, wherein the gateway includes a push proxy.
5. (Previously Presented) The system of claim 4, wherein the gateway includes a WAP push proxy.
6. (Previously Presented) The system of claim 1, wherein the wireless device is a wireless telephone.
7. (Previously Presented) The system of claim 1, wherein the wireless device is a personal digital assistant.

8. (Previously Presented) The system of claim 1, wherein the wireless device is a pager.

9. (Previously Presented) The system of claim 1, wherein the wireless device is a portable computer having a wireless modem.

10. (Currently Amended) A method for alerting a wireless device regarding a credit card account, the method comprising:

receiving an alert from a credit card account database at an application module in communication with a wireless subscriber account database, wherein the credit card account database does not have or have access to wireless subscriber account information for a person associated with the credit card account;

matching the alert to a wireless subscriber's account;
generating a message relating to the credit card account; and
transmitting the message to a the wireless device of the wireless subscriber.

11. (Previously Presented) The method of claim 10, wherein the wireless device is Wireless Application Protocol (WAP) enabled.

12. (Original) The method of claim 11, further comprising:
pushing the message via a WAP enabled push proxy gateway to the wireless device.

13. (Previously Presented) The method of claim 12, wherein the message is a WAP push initiator.

14. (Previously Presented) The method of claim 13, wherein the message is transmitted when the credit card account exceeds a predetermined amount.

15. (Previously Presented) The method of claim 13, wherein the message is transmitted upon non-receipt of a credit payment.

16. (Currently Amended) The method of claim 13, wherein the message is transmitted when ~~upon~~ the credit card ~~account's designation as~~ account is past due.

17. (Previously Presented) The method of claim 13, wherein the message is transmitted upon suspension of the credit card account.

18. (Currently Amended) A system for alerting a wireless device regarding a credit card account, comprising:

means for receiving an alert from a credit card account database, wherein the credit card account database does not have or have access to wireless subscriber account information for a person associated with the credit card account;

means for matching the alert to a wireless subscriber's account;

means for generating a message relating to the credit card account; and

means for transmitting the message to a the wireless device of the wireless subscriber.